Certificate Number: 05781-PAE-DE-034243155

Bankruptcy Case Number: 19-14774



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 16, 2020, at 8:56 o'clock PM PDT, Stacey Williams completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 16, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>